

Testimony of Dominique Torok
In Support of **S.B. No. 273 An Act Concerning Debt-Free College**
Higher Education and Employment Advancement Committee
February 28th, 2019

Dear Representative Haddad, Senator Haskell and other esteemed members of the Higher Education and Employment Advancement Committee,

Thank you for the opportunity to testify this afternoon.

My name is Dominique Torok, I am a Graduate Student at UCONN School of Social Work majoring in community organizing, and I intern at CT Citizen Action Group. I am here in support of **S.B. No. 273 An Act Concerning Debt-Free College** with the exclusion of the FAFSA requirement which would prohibit individuals in the undocumented community from the debt-free program.

I want to share with you my experience with the FAFSA. At age 19 I moved out of my family home; I worked in retail and went to school part-time. Each year I filled out my FAFSA and prayed for grants, but I only qualified for loans despite making less than \$25,000 annually. In addition to the FAFSA I applied for various scholarships and paid out of pocket when possible, one semester I took out personal loan for \$5,000 to pay for my courses.

Each year when I filled out my FAFSA it was required that my parent's income was included and each year my expected family contribution exceeded \$30,000. I come from a working-class blended family. My father is a mechanic and my step mother is an accountant. I have three brothers; we range in age from 10 to 35. I do not fault my parents for their inability to contribute. They always did their best to make sure we never wanted for anything. The reality is that my parents have two young boys to take care of and like many others they had responsibilities which made it near impossible for them to contribute financially to my education.

On numerous occasions I tried to petition for independent status I showed up with my pay stubs, my rent, copies of all my bills, and letters from my parents stating I did not live with them and they were not financially contributing. None of that mattered FAFSA repeatedly denied my claims. I was told the only way I would qualify as an independent was if I was emancipated from my parents or there was extenuating circumstances.

The FAFSA system failed me and when I graduate in May I will owe over \$58,000 it is estimated by my lender that I will be making monthly payments of \$645 for the next ten years. Due to interest rates ranging from 4-8%. I will end up paying \$77,343 during that time. I will be twenty-seven years old in April, I have dreams of travelling, starting a family, owning a home, and working where I will make a difference by fighting for policies that promote the well-being of all people. I am terrified that these dreams will not become a reality due to the massive debt I have incurred.

We hear repeatedly that we need a CT where young families want to live and where they can thrive. That CT is another one of my dreams and I believe that it can exist, but it never will if we continue to push students into debt. I know that this bill will not impact me directly, I know it will not reduce the amount I owe however, I am asking you to provide a more equitable opportunity for CT youth to succeed, to allow for them to have their dreams actualized despite their socioeconomic or immigration status.

Thank you for the opportunity to testify today and for your support of **S.B. No. 273 An Act Concerning Debt-Free College**.

Dominique Torok
MSW Candidate
CCAG Intern
203-555-9586
dtorok.ccag@gmail.com